FILED

DEC - 4. 2008

DEPARTMENT OF REAL ESTATE

(213) 576-6982 (213) 576-6916

Department of Real Estate 320 West Fourth Street, #350

Los Angeles, California 90013

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26 27 BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of)

YVETTE BARBARA LOPEZ,

Respondent.

NO. H-35159 LA L-2008090364

STIPULATION AND AGREEMENT

It is hereby stipulated by and between YVETTE BARBARA LOPEZ (hereinafter "Respondent") and her attorney of record, Naser J. Khoury, and the Complainant, acting by and through Julie L. To, Counsel for the Department of Real Estate, as follows for the purpose of settling and disposing of the Accusation filed on July 25, 2008 in this matter:

1. All issues which were to be contested and all evidence which was to be presented by Complainant and Respondent at a formal hearing on the Accusation, which hearing was to be held in accordance with the provisions of the Administrative

Procedure Act (APA), shall instead and in place thereof be 1 submitted solely on the basis of the provisions of this 2 Stipulation and Agreement. 3 Respondent has received, read and understands the 2. 4 Statement to Respondent, the Discovery Provisions of the APA and 5 the Accusation filed by the Department of Real Estate in this 6 proceeding. 7 On August 11, 2008, Respondent filed a Notice of 3. 8 Defense pursuant to Section 11506 of the Government Code for the q purpose of requesting a hearing on the allegations in the 10 Accusation. Respondent hereby freely and voluntarily withdraws 11 said Notice of Defense. Respondent acknowledges that she 12 understands that by withdrawing said Notice of Defense she will 13 thereby waive her right to require the Commissioner to prove the 14 allegations in the Accusation at a contested hearing held in 15 accordance with the provisions of the APA and that she will 16 waive other rights afforded to her in connection with the 17 hearing such as the right to present evidence in defense of the 18 allegations in the Accusation and the right to cross-examine 19 witnesses. 20 Respondent, pursuant to the limitations set forth 21 below, hereby admits that the factual allegations of the 22 Accusation filed in this proceeding are true and correct and the 23 Real Estate Commissioner shall not be required to provide 24 further evidence of such allegations. 25 It is understood by the parties that the Real 26 Estate Commissioner may adopt the Stipulation and Agreement as 27

his Decision in this matter, thereby imposing the penalty and sanctions on Respondent's real estate license and license rights as set forth in the below "Order". In the event that the Commissioner in his discretion does not adopt the Stipulation and Agreement, it shall be void and of no effect, and Respondent shall retain the right to a hearing and proceeding on the Accusation under all the provisions of the APA and shall not be bound by any admission or waiver made herein.

6. The Order or any subsequent Order of the Real Estate Commissioner made pursuant to this Stipulation and Agreement shall not constitute an estoppel, merger or bar to any further administrative or civil proceedings by the Department of Real Estate with respect to any matters which were not specifically alleged to be causes for accusation in this proceeding.

DETERMINATION OF ISSUES

By reason of the foregoing stipulations, admissions and waivers and solely for the purpose of settlement of the pending Accusation without a hearing, it is stipulated and agreed that the following determination of issues shall be made:

The conduct of Respondent, as set forth in the Accusation constitutes grounds for suspension or revocation of Respondent's real estate salesperson license under the provisions of Sections 490 and 10177(b) of the Business and Professions Code.

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ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

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All licenses and licensing rights of Respondent YVETTE

BARBARA LOPEZ, under the Real Estate Law are revoked; provided, however, a restricted real estate salesperson license shall be issued to Respondent pursuant to Section 10156.5 of the Business and Professions Code if Respondent makes application therefor and pays to the Department of Real Estate the appropriate fee for the restricted license within 90 days from the effective date of this Decision. The restricted license issued to Respondent shall be subject to all of the provisions of Section 10156.7 of the Business and Professions Code and to the following limitations, conditions and restrictions imposed under authority of that Code:

- 1. The restricted license issued to Respondent may be suspended prior to hearing by Order of the Real Estate

 Commissioner in the event of Respondent's conviction or plea of nolo contendere to a crime which is substantially related to Respondent's fitness or capacity as a real estate licensee.
- 2. The restricted license issued to Respondent may be suspended prior to hearing by Order of the Real Estate

 Commissioner on evidence satisfactory to the Commissioner that Respondent has violated provisions of the California Real Estate Law, the Subdivided Lands Law, Regulations of the Real Estate Commissioner, or conditions attaching to this restricted license.

3. Respondent shall not be eligible to apply for the issuance of an unrestricted real estate license nor for the removal of any of the conditions, limitations or restrictions of a restricted license until two (2) years have elapsed from the date of issuance of the restricted license to Respondent.

- 4. Respondent shall submit with any application for license under an employing broker, or any application for transfer to a new employing broker, a statement signed by the prospective employing real estate broker on a form approved by the Department of Real Estate which shall certify:
 - (a) That the employing broker has read the

 Decision of the Commissioner which granted the right to a restricted license; and
 - (b) That the employing broker will exercise close supervision over the performance by the restricted licensee relating to activities for which a real estate license is required.
- 5. Respondent shall, within nine months from the effective date of this Decision, present evidence satisfactory to the Real Estate Commissioner that Respondent has, since the most recent issuance of an original or renewal real estate license, taken and successfully completed the continuing education requirements of Article 2.5 of Chapter 3 of the Real Estate Law for renewal of a real estate license. If Respondent fails to satisfy this condition, the Commissioner may order the suspension of the restricted license until the Respondent presents such evidence. The Commissioner shall afford

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Respondent the opportunity for a hearing pursuant to the Administrative Procedure Act to present such evidence.

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DATED:

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11-5-08

TO, Counsel for Complainant

I have read the Stipulation and Agreement, have discussed it with my counsel, and its terms are understood by me and are agreeable and acceptable to me. I understand that I am

waiving rights given to me by the California Administrative

Procedure Act (including but not limited to Sections 11506,

11508, 11509 and 11513 of the Government Code), and I willingly, intelligently and voluntarily waive those rights, including the

right of requiring the Commissioner to prove the allegations in

the Accusation at a hearing at which I would have the right to

cross-examine witnesses against me and to present evidence in

defense and mitigation of the charges.

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Respondent can signify acceptance and approval of the

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terms and conditions of this Stipulation and Agreement by faxing a copy of the signature page, as actually signed by Respondent, to the Department at fax number (213) 576-6917. Respondent agrees, acknowledges and understands that by electronically sending to the Department a fax copy of his actual signature as it appears on the Stipulation and Agreement, that receipt of the faxed copy by the Department shall be as binding on Respondent as if the Department had received the original signed Stipulation and Agreement.

Further, if Respondent is represented by counsel

Further, if Respondent is represented by counsel, Respondent's counsel can signify his agreement to the terms and conditions of the Stipulation and Agreement by submitting that signature via fax. The Commissioner has asked that counsel's signature be under penalty of perjury and that he will concurrently or within 24 hours of obtaining Respondent's signature to the agreement deposit in the mail the original Stipulation containing the original signatures of both the Respondent and Respondent's counsel.

DATED: 11-5-08

YVETTE BARBARE LOPEZ, Respondent

I have reviewed the Stipulation and Agreement as to form and content and have advised my client accordingly.

DATED: 11/5/08

NASER J. KHOURY,

Attorney for Respondent

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The foregoing Stipulation and Agreement is hereby adopted as my Decision in this matter and shall become effective at 12 o'clock noon on December 24, 2008.

IT IS SO ORDERED

JEFF DAVI Real Estate Commissioner

My

JULIE L. TO, Counsel (SBN 219482) Department of Real Estate 320 West 4th Street, Suite 350 Los Angeles, California 90013-1105

FILED

JUL 2 5 2008

Telephone: (213) 576-6982 (Direct) (213) 576-6916

YVETTE BARBARA LOPEZ,

DEPARTMENT OF REAL ESTATE

ACCUSATION

BY:

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In the Matter of the Accusation of) No. H- 35159 LA

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

Respondent.

The Complainant, Robin Trujillo, a Deputy Real Estate Commissioner of the State of California, for cause of Accusation against YVETTE BARBARA LOPEZ a.k.a. Lyzette Castellon, ("Respondent"), alleges as follows:

1

The Complainant, Robin Trujillo, a Deputy Real Estate Commissioner of the State of California, makes this Accusation in her official capacity.

2.

Respondent is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the

California Business and Professions Code ("Code"), as a real estate salesperson.

3.

On or about September 25, 2007, in the Superior Court of California, County of Los Angeles, in Case No. 7GN04385, Respondent was convicted of violating Vehicle Code Section 20 (false statement to DMV/CHP), a misdemeanor. Respondent was placed on 12 months probation and ordered to pay fines. This conviction involves moral turpitude and bears a substantial relationship under Section 2910, Title 10, Chapter 6, California Code of Regulations to the qualifications, functions or duties of a real estate licensee.

The crime of which Respondent was convicted, as described in Paragraph 3 above, constitutes cause under Sections 490 and 10177(b) of the Code for the suspension or revocation of the license and license rights of Respondent under the Real Estate Law.

These proceedings are brought under the provisions of Section 10100, Division 4 of the Business and Professions Code of the State of California and Sections 11500 through 11528 of the California Government Code.

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WHEREFORE, Complainant prays that a hearing be conducted on the allegations of this Accusation and that upon proof thereof, a decision be rendered imposing disciplinary action against all the licenses and license rights of Respondent, YVETTE BARBARA LOPEZ, under the Real Estate Law (Part 1 of Division 4 of the Business and Professions Code) and for such other and further relief as may be proper under other applicable provisions of law. Dated at Los Angeles, California this _____ day of _ Deputy Real Estate Commissioner

cc: YVETTE BARBARA LOPEZ
 J N J Properties, Inc.
 Robin Trujillo

Sacto.